

Tax file number

Declaration form for Health Super pensions



Important: Refer to the notes on the following pages to assist you in completing this form.

Member details

Your 7 or 8 digit Health Super member number

Given name(s)

Surname

Date of birth

Mr Ms Mrs Miss Dr Other (specify)

If you have changed your name since you last dealt with the ATO, show your previous family name.

Further required information

1. Investor details

Your Tax file number -

OR application made to the ATO for a new or existing TFN

OR exemption claimed – under 16 years of age

OR exemption claimed as a pensioner

2. Do you authorise your payer to give your TFN to the trustee of your superannuation fund?

Yes

No

3. Basis of Payment

Full time employment

Part-time employment

Casual employment

Labour hire

Superannuation pension or annuity

4. Are you an Australian Resident for tax purposes?

Yes

No

5. Do you wish to claim the tax-free threshold from this payer?

Yes

No

Note: If you have more than one payer and you currently claim the tax-free threshold from another payer, DO NOT claim it now.

6. Are you claiming a reduced rate of withholding for either family tax benefit or Senior Australians tax offset?

7. Are you claiming a zone, dependent spouse or special tax offset?

Yes

No

8a. Do you have an accumulated HELP (formerly HECS) debt?

Yes

No

b. Do you have an accumulated Financial Supplement debt?

Yes

No

9a. Do you wish to claim entitlement to a deductible amount for an annuity or superannuation pension?

Yes

No

b. Do you wish to claim entitlement to an ETP annuity or superannuation pension tax offset amount?

Yes

No

Sign and date

I acknowledge that I have read the Privacy Statement contained in the Member Guide (Product Disclosure Statement) and/or Annual Report and authorise the Trustee to collect, use and disclose my personal information in accordance with its Privacy Policy.

Signature

Date

Please note there are penalties for deliberately making a false or misleading statement.

To be completed by Health Super

ABN
Payer's registered business name
Payer's trading name – if applicable
Contact person
Daytime phone

97 084 162 489
Health Super Pty Ltd
Health Super Fund
Manager Systems Administration
1800 33 17 19

Payer signature

Date

Payer's note: Penalties may apply where you do not send the completed original to the ATO within 14 days of receiving it from your recipient. If the recipient fails to provide an effective, complete declaration within 14 days of commencing a payer/payee relationship with you, you must withhold 46.5% (the highest marginal rate plus Medicare levy). You must also complete a TFN declaration, with as much of the payee details as are available to you, and refer it to the ATO within 14 days of the commencement of the payer/payee relationship.



What is this declaration for?

This declaration helps us calculate how much tax to deduct from your pension payments. The amount of tax deducted maybe reduced if you are entitled to:

- a deductible amount (refer below)
- a tax offset (refer below), or
- the tax-free threshold.

If you are entitled to any of these, simply complete the declaration on page 35 and attach it to your application form. If you do not complete the declaration Health Super must withhold an amount at the rate of 46.5% (the highest marginal rate plus Medicare levy) from any payment made to you.

Question 1: Your Tax File Number (TFN)

It is not an offence to not quote your TFN. If you choose not to provide us with your TFN or claim an exemption you are entitled to, Health Super must withhold an amount at the rate of 46.5% (the highest marginal rate plus Medicare levy) from any payment made to you.

Your TFN is usually on any papers sent to you from the Tax Office, such as last year's tax assessment. If you have never had a TFN, call the Tax Office on 13 28 61. If you are not sure you have one, or cannot find it, call 13 28 61. You will be asked for information about your identity and if your number can be found, it will be posted to your current registered postal address. Privacy laws prevent the number being given over the phone.

If you have lodged a TFN application or enquiry for an individual or made a phone or counter enquiry to obtain an existing TFN, put a cross in that box in Question 1. Health Super will withhold an amount at the rate applicable to a TFN having been quoted. If Health Super does not receive your tax file number after 28 days, Health Super is required to withhold 46.5% from future payments. You are exempt from quoting your TFN if:

- you are under 18 and do not earn enough to pay tax, ie less than \$6,000 pa OR
- you receive certain Centrelink pensions, benefits or allowances or a service pension from the Department of Veterans' Affairs. (You must quote your TFN if you receive Newstart, sickness allowance, special benefit or partner allowance).

Put a cross in the appropriate box in Question 1 to claim your exemption.

Question 2: TFN authorisation

Providing us with your TFN will make it much easier in future to trace different superannuation amounts in your name so that you get the maximum benefit when you retire. It can also help in calculating a lower tax liability on an eligible termination payment.

Question 3: Basis of payment

We have answered this for you as 'Superannuation pension or annuity' as your basis of payment. Please ensure you complete Question 9 on the declaration.

Question 4: Australian resident

(for tax purposes)

If unsure of your status, call the Tax Office on 13 28 61.

If you are not an Australian resident for tax purposes, you must answer NO to Questions 5 and 7 (unless you are entitled to a zone tax offset).

Question 5: Tax-free threshold

From 1 July 2000, Australian residents for tax purposes will not pay tax on the first \$6,000 of their yearly incomes. Generally, you would claim the tax-free threshold with the payer you expect will pay you the most during the financial year.

You can claim the tax-free threshold in this declaration if you are not currently claiming it with another payer. It is against the law to claim it from more than one payer at the same time.

If your income comes from multiple sources and you consider that claiming the tax-free threshold with only one payer could result in an inappropriate rate of withholding, under certain circumstances you may be entitled to apply for a variation to the prescribed rate. For further information ring 13 28 61.

Question 6: Family Tax Benefit (FTB) or Senior Australians tax offset

Generally, you can claim FTB if you are an Australian resident (for social security purposes) who cares for an eligible child, and your family's total yearly income is below \$88,622 plus \$3,504 for each child after the first. If family income is more than this, you may still be eligible for a reduced benefit.

You can receive the benefit as a direct payment from Centrelink or as an end-of-year lump sum through the tax system. If you choose to receive FTB this way, answer NO at Question 6.

If you intend to claim a lump sum, you have the further option of reducing the rate of tax Health Super deducts from your pension payment.

If you choose to receive FTB this way, answer YES at Question 6. You need to get a Withholding Declaration from the ATO to confirm your eligibility and calculate your FTB entitlement.

Senior Australians tax offset

To qualify for the Senior Australians tax offset, you need to meet a number of criteria, including:

- **Age:** You must be 65 and over for a male and 63 or more for a female at 30 June 2006. You must be 60 or more for males and 58 for females at 30 June 2006, if you are a veteran receiving a service pension or if you are a war widow or widower receiving an income support supplement.
- **Residency:** You received an Australian government pension or similar payment at any time during the income year OR you have qualifying Australian residence that is, you have been an Australian resident for age pension purposes, which is generally 10 years.
- **Income:** If you were single at any time during the income year and your taxable income was less than \$42,707. If you had a spouse, and you lived together for the whole of the income year and had a combined taxable income of less than \$66,992. If you had a spouse, married or de facto, but you had to live apart at any time during the income year because of illness and had combined taxable income less than \$79,840.

If you choose to receive the Senior Australians tax offset this way, answer Yes at question 6. You will need to get a Withholding Declaration from your payer to confirm your eligibility and calculate your Senior Australians tax offset entitlement.

It is against the law to claim the Senior Australians tax offset from more than one payer at the same time.

Question 7: Zone, dependant spouse or special tax offsets

You may be entitled to a:

- zone tax offset if you live or work in certain remote or isolated areas
- dependant (married or de facto) spouse tax offset if your spouse is expected to earn less than \$6,902 in 2006–2007 – see 'Note' below
- special tax offset for a dependant invalid relative, dependant parent, housekeeper caring for an invalid spouse, or a dependant child-housekeeper.

You can claim these tax offsets as a lump sum in your tax assessment. If you choose this option, answer NO to Question 7.

If you choose to receive the rebate as a reduced rate of withholding, answer YES to Question 7. You will need to obtain a Withholding Declaration from the ATO to confirm your eligibility and calculate your estimate of tax-offset entitlement.

If you are uncertain whether you are eligible for the zone, dependant spouse or special tax offset, please ring 13 28 61 to confirm your entitlement.

Note: The income threshold stated for dependant spouse tax offset relates to the year ended 30 June 2006. This threshold is available directly from the Tax Office on 13 28 61.

It is against the law to claim rebates from more than one payer at the same time.

Question 8: Higher Education Loan Programme (HELP debt) - formerly HECS

If you have an accumulated HELP debt, answer YES to Question 8. Health Super will regularly withhold extra amounts if your annual income is likely to exceed the minimum HELP repayment threshold.

The extra amounts withheld should cover your anticipated compulsory HELP repayment. When all of your accumulated HELP debt has been repaid, you will need a Withholding Declaration from us to authorise a reduction in your amounts withheld.

Note: The minimum HELP repayment threshold for 2006–2007 is \$38,148.

Question 9: Deductible amount or annuity or superannuation pension tax offset

A deductible amount reduces the tax payable on each regular pension payment. If you want us to take your deductible amount into account, answer YES at Question 9(a).

You may also be eligible for a tax offset for part or all of your income from your Health Super pension. Pension payments from Health Super are rebateable to a qualifying recipient. A qualifying recipient is a person who:

- is aged 55 or more when the pension payment is made
- becomes entitled to a pension due to permanent disablement, or
- becomes entitled to a reversionary pension upon the death of another person where the original pension was rebateable.

If you want us to take this tax offset into account, answer YES at Question 9(b).

Privacy of information

The Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 authorise the ATO to request information contained in this declaration. This information will help the ATO to administer the tax laws.

All information, including personal information, collected by the ATO is treated as confidential and is protected by the Income Tax Assessment Act 1936 and the Privacy Act 1988. This information may be passed on to other government agencies authorised by law to receive it. They include Centrelink, the Department of Veterans' Affairs, the Department of Family and Community Services, the Department of Education, Training and Youth Affairs, and the Department of Immigration and Multicultural Affairs.

Varying your current rate of withholding

If you have answered YES to Questions 6 or 7 you will need to get a Withholding Declaration from the ATO. The Withholding Declaration is also to be used if, at a later date, you wish to:

- advise a change to your rebate or family tax benefit entitlement
- claim the tax-free threshold and to discontinue claiming the threshold with other payers
- advise that you have become, or ceased to be, an Australian resident for tax purposes
- advise HELP repayment obligations or changes to them.

If you qualify for the reduced rate of Medicare levy or are liable for the Medicare levy surcharge, you may vary the amount Health Super withholds from your payments by completing a Medicare levy variation declaration.